

**Appl. No.** : **09/658,332**  
**Filed** : **September 8, 2000**

### **REMARKS**

In response to the Office Action dated March 27, 2006 Applicant respectfully requests the Examiner to reconsider the above-captioned application in view of the foregoing amendments and the following remarks. Claim 6 and 10 have been amended. Therefore, Claims 6, and 8-10 are pending for examination.

#### Withdrawal of Claim 10

Claim 10 remains withdrawn from consideration as directed to a different invention than Claim 6. Additional limitations of Claim 6 have been added to Claim 10. It is respectfully requested that in accordance with the Examiner's comments during the interview, Claim 10 be considered on the merits.

#### Rejections Under 35 U.S.C. § 112

The Examiner has rejected Claim 6 as indefinite. Claim 6 is directed to a system that allows multiple parties to access financial transaction information in an error free and efficient environment. In accordance with the Examiner's comments in the interview of June 29, the second element of Claim 6 has been amended to add a "wherein" clause to more clearly recite the limitations. It is respectfully submitted that Claim 6 is definite as written.

#### Discussion of Rejections Under 35 U.S.C. § 103

Claims 6, 8, and 9 were rejected under 35 U.S.C. § 103 as being unpatentable over Maggioncalda (U.S. Patent No. 5,918,217) in view of Barry (U.S. Patent No. 6,615,258).

Claim 6 is directed to a multi-user, database oriented information management system which is coupled to an investment advisor computer network. The limitations of Claim 6 are supported by the Figures 8A-B and 9A-C and the accompanying discussion on pages 11-15 of the application as filed.

As discussed during the interview, Maggioncalda does not teach or suggest at least the following quoted elements of Claim 6:

at least one database stored on said server containing client transaction information, said server also having stored thereon (1) a plurality of user profiles which correlate system users with user specific data manipulation logic and data display format, and (2) a plurality of business logic rules defining system operations that are performed in response to transactions requested by system users, wherein a common set of client transaction information is available for display and manipulation to the investment advisor firm as well as broker/dealer firms and custodian banks throughout the life cycle of an equity order transaction in accordance with a user profile defined for each corresponding user

In contrast, Maggioncalda is directed to allowing an investor access to information about financial vehicles and predictions of financial vehicle performance. There is no database of client transaction information available to multiple parties involved in an equity order, wherein user profiles define the display and transaction manipulation parameters allowed for different users such as investment advisor firms, broker/dealers, and banks.

One set of problems the invention attempts to resolve are the inefficiencies generated in processing an equity trade. These inefficiencies arise because multiple parties need to have access to the same information and are responsible for performing different parts of the completed trade. A portfolio manager defines a trade, the broker/dealer executes the trade, a custodian bank transfers money to reconcile accounts involved in the trade. Note that several different parties need access to and the ability to manipulate overlapping information. The present invention provides a system that uses user profiles, a transaction manager, and business logic rules in a single system to allow all these users to process their respective responsibilities with efficiency and without error. This had never been accomplished before.

Maggioncalda teaches a user interface for a financial advisory system accessed by a client to obtain advice on what type of financial decisions to make (see Figure 1 for example). Maggioncalda fails to teach a network with multiple users, e.g. portfolio managers and equity traders, each with a specific user profile. Maggioncalda also fails to teach the user profiles which correlate the user with specific data manipulation logic and a plurality of business logic rules as

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disclosed in Claim 6. Furthermore, the Maggioncalda does not teach a common set of client transaction information that is available for display and manipulation to the investment advisor firm as well as broker/dealer firms and custodian backs as taught in Claim 6. The Maggioncalda system only teaches giving advice to a client, and could not be modified to allow the client to perform any type of transaction in this system because Maggioncalda does not teach a link or the logic necessary for access to other entities required to perform the transaction.

The present invention uses databases, user profiles, and transaction and session managers to avoid a “portage” common in the prior art. Maggioncalda provides no teaching or suggestion of any of the techniques of Claim 6 which are implemented in the inventive system of the present application to make a multi-user, simultaneously available database system operate efficiently and without error.

Barry does not cure these deficiencies. In Barry, different users are allowed access to different software application services. There is no suggestion in Barry that different users of a system could be allowed access to “a common set of client transaction information,” nor that the user profiles and business logic should or could be configured such that different users can each perform different parts of a single transaction using information available to them through their user profiles and business logic rules.

In view of the foregoing, Applicant respectfully submits that Claim 6 is patentable over the cited references. Accordingly, Applicant respectfully requests prompt allowance of Claim 6.

As Claims 8-9 are dependent on the above-discussed independent Claim 6, Applicant respectfully submits that these claims are also patentable over the cited references for at least the reasons indicated above, and for their additional features. Accordingly, Applicant respectfully requests prompt allowance of Claims 6 and 8-9.

#### Discussion in Response to Restriction by Original Presentation

Claim 10 has been amended as discussed during the interview to include additional language from the second element of Claim 6.

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### CONCLUSION

Applicant has endeavored to address all of the Examiner's concerns as expressed in the outstanding Office Action. Accordingly, amendments to the claims, the reasons therefore, and arguments in support of the patentability of the pending claim set are presented above. Any claim amendments which are not specifically discussed in the above remarks are made in order to improve the clarity of claim language, to correct grammatical mistakes or ambiguities, or to otherwise improve the capacity of the claims to particularly and distinctly point out the invention to those of skill in the art.

In light of the above amendments and remarks, reconsideration and withdrawal of the outstanding rejections is specifically requested. If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is respectfully requested to initiate the same with the undersigned.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

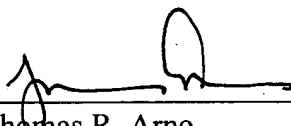
Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: \_\_\_\_\_

7/19/06

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